

The Corporation for National and Community Service is the Federal agency that engages more than 5 million Americans in service to solve community problems. In partnership with the King Center and community groups nationwide, the agency responds to a mandate provided in the legislation to organize the King holiday National Day of Service. Since the service day legislation was passed, we have seen interest grow from a handful of local events to well over 13,000 projects taking place this year in all 50 States.

Right here in Atlanta, we will be joining thousands of volunteers who will be packing food boxes for the hungry, rebuilding homes for the homeless, beautifying schools and serving in many other ways to commemorate the legacy of Dr. King. In doing so, people are following in King's footsteps, taking nonviolent action into their own hands to heal and mend the problems in our communities. That is what the National Day of Service is all about, engaging Americans in the joy of giving and inspiring them to see this holiday differently, not as a time to rest, but as an opportunity to share in the healing work of love.

Last year, in the midst of the Great Recession, 63.4 million Americans volunteered in some way in their communities. They decided that they wanted to make service a meaningful part of their everyday lives. And their efforts are making a difference. They are expanding economic opportunity, helping to fix our education system, protecting our environment, responding to the needs of our veterans and assisting in the wake of natural disasters.

To mark the 25th anniversary of the King holiday, we are issuing the "MLK 25 Challenge." We are calling on all Americans to honor Dr. King by pledging to take at least 25 actions during 2011 to make a difference for others.

The recent violence in Tucson is a sobering reminder that we as a nation have not yet fulfilled King's dream for our society, the building of a "Beloved Community," defined as a society based on simple justice that values the worth and dignity of every human being.

As the victims, families and our Nation struggle to recover from this tragedy, it is fitting that we look to the words of a nonviolent warrior who met aggression and hostility with the power of peace. "Darkness cannot drive out darkness," King once said, "only light can do that. Hate cannot drive out hate; only love can do that."

RECOGNIZING CHIEF DWIGHT BLANKENSHIP AND LONG ISLAND'S FIRST RESPONDERS

HON. TIMOTHY H. BISHOP

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 19, 2011

Mr. BISHOP of New York. Mr. Speaker, I rise today to pay tribute to the everyday heroes who make up Long Island's first responder community for the service they give us every day.

In the aftermath of disasters, we often ask the same questions: What went wrong? How could this have been averted? Who is to blame?

Yet, in the early hours of January 1, 2011, a host of heroic first responders demonstrated

how well-trained and dedicated experts could avert disaster and save lives. In this instance, the system worked. Mastic Fire Department Chief Dwight Blankenship and Assistant Chief Jim Mickert were the first to arrive on the scene of a gas leak and their immediate actions undoubtedly saved lives and property.

Upon seeing a gas leak spewing from out of the ground, Chief Blankenship immediately recognized the gravity of the situation and the need to act. First, he took action to prevent any action that could create a spark and ignite the gas. After taking action to secure the scene, he made a series of calls to coordinate the largest response Suffolk County has seen since the Pine Barrens fires of 1995.

Chief Blankenship's calls for assistance were answered by first responders from throughout Long Island. There are too many heroes to name, but the members of the Mastic Fire Department and the Mastic Volunteer Ambulance Company did so much to ensure the safety of the public. In all, more than 80 fire trucks and dozens of various departments joined in the effort.

While New Yorkers are loath to admit that anything good can come from across the river, we owe a debt of gratitude to John Stearns and his team with Industrial Propane and Recclamation of Sussex, New Jersey, for their quick and effective response.

I also want to highlight the Brookhaven Fire Marshals who responded to this potential disaster. Not only did the Town Fire Marshals ensure the safety of the public on January 1, but within three days of the incident they had completed their investigation and produced a comprehensive report about what had happened and how to avert a similar disaster.

Every day, our first responders train and take time away from their families, for that one call. On January 1, we are all so grateful that Chief Blankenship answered the call, because the difference is literally a matter of life and death. I am proud to represent so many dedicated first responders like Chief Dwight Blankenship and thank them for their continued service to our community.

TRIBUTE TO LARRY J. NEHASIL

HON. THADDEUS G. McCOTTER

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 19, 2011

Mr. McCOTTER. Mr. Speaker, today I rise to honor and celebrate the life of Larry J. Nehasil, a devoted husband, father, brother, son, uncle and Police Officer; and to mourn him upon his tragic passing in the line of duty at age 48.

Larry was born on March 15, 1962. He grew up in Livonia, Michigan and graduated from Winston Churchill High School in 1980. After serving with the Wayne County Sheriff's Office, Larry Nehasil joined the ranks of the Livonia Police Department as a Cadet in 1991. He was promoted to Police Officer in 1993 and worked in the Patrol Bureau, the Special Operations Unit and most recently, the Intelligence Bureau. Highly decorated in his 20 year career, Officer Larry Nehasil was a valued brother to his fellow officers and a lover of life whose company brought joy to all he knew. Aside from his diligent work ethic, Larry enjoyed numerous outdoor activities, working

out and watching his adored sons play hockey.

On January 17, 2011, Larry Nehasil laid down his life as he pursued a robbery suspect. This dedicated man gave his last breath, his last ounce of courage in service to the citizens he had dutifully sworn to defend and protect. He will be remembered as a father devoted to his family, especially his beloved wife, Linda, and his sons Adam and Aaron. The cherished son of Monica, Larry reunites with his father, the late Richard Nehasil, as he passes to his eternal reward. As a treasured brother to Cheryl, Craig and Lori, Larry Nehasil leaves a legacy in many nieces and nephews. Larry was a wonderful man with a ready smile, kind to all he encountered; and he will be truly and sorrowfully missed.

Mr. Speaker, during his lifetime, Officer Larry J. Nehasil enriched the lives of everyone around him. His End of Watch came far too soon and unexpectedly. As we bid farewell to this brave and wonderful individual, I ask my colleagues to join me in mourning his passing and honoring his years of loyal service to our community and country.

OUR UNCONSCIONABLE NATIONAL DEBT

HON. MIKE COFFMAN

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 19, 2011

Mr. COFFMAN of Colorado. Mr. Speaker, today our national debt is \$14,052,380,830,542.80.

On January 6, 2009, the start of the 111th Congress, the national debt was \$10,638,425,746,293.80.

This means the national debt has increased by \$3,413,955,084,249.00 since then.

This debt and its interest payments we are passing to our children and all future Americans.

BANK OVERCHARGED MILITARY FAMILIES ON MORTGAGES

HON. DENNIS J. KUCINICH

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 19, 2011

Mr. KUCINICH. Mr. Speaker, admitting some "very big mistakes," banking giant JP Morgan Chase revealed today that they overcharged more than 4,000 active-duty military personnel on their home loans and foreclosed, in error, on 14 of them.

The Service Members Civil Relief Act of 2003 provides military personnel certain rights and protections as they enter active duty with respect to credit card interest rates, mortgage interest rates, and mortgage foreclosures. Per the provisions of this act both mortgage interest rates and consumer debt interest rates can be limited to 6 percent in some circumstances and foreclosures are not permitted.

While Chase has apologized for this "customer mistake," has agreed to send out \$2 million worth of refunds and has resolved all but one of the foreclosure cases, the strain put on the service members and their families through the bank's failure to comply with this act is inexcusable.

Two issues need urgent attention if we are to avoid a recurrence of this kind of illegal behavior on the part of the banks: 1) We must accelerate the formation of the new Consumer Financial Protection Bureau that was created by Congress in the wake of the financial crisis; 2) We need to acknowledge that current interest rates are running as low as 4.6 percent for fixed 15 year loans and look into amending the Service Members Civil Relief Act of 2003 to reflect that reality, thus giving those who leave their families behind to serve our country the best rates available.

[From NPR.org, Jan. 19, 2011]

BANK OVERCHARGED MILITARY FAMILIES ON MORTGAGES

(By Tamara Keith)

The banking giant JPMorgan Chase is admitting it made some very big mistakes. As first reported by NBC News, the firm says it overcharged more than 4,000 active-duty military personnel on their home loans and foreclosed in error on 14 of them.

Julia Rowles and her husband, Marine Capt. Jonathan Rowles, have been fighting with Chase ever since Rowles was commissioned as an officer in 2006.

"They would say, 'We will take your house. We will report you to the credit agency. This is a bad situation that you don't want to be getting into. Pay us today.' They were harassing us for money that we did not owe them," Julia Rowles says.

Her husband once got a collection call at 3 a.m. None of that was supposed to happen. Under a federal law called the Servicemembers Civil Relief Act, most troops can get their mortgage interest rates reduced to 6 percent while on active duty, and foreclosures aren't allowed. Rowles says her husband, who is now overseas, was granted the lower interest rate, but Chase didn't adjust its records.

"They kept still charging us 9 and 10 percent, and we were paying upwards to \$2,000 when we should have only been paying \$1,400," she said.

This week Chase said it would send out \$2 million worth of refunds to 4,000 active-duty customers like the Rowles family who were overcharged. It also admitted to wrongfully foreclosing on 14 homes, and said all but one of those cases had been resolved. Bank officials declined an interview request, but in a statement said: "While any customer mistake is regrettable, we feel particularly badly about the mistakes we made here."

But attorney Dick Harpootlian in Columbia, S.C., isn't ready to accept the apology. He's one of the lawyers representing the Rowles family in what he hopes will become a class-action lawsuit against Chase.

"I was a prosecutor for 12 years. Everybody that got caught taking money that wasn't theirs always said they were sorry, offered to give it back and call it even," he said. "And that's just not what ought to happen in cases like this."

Elizabeth Warren, a special assistant to President Obama, says the case illustrates why the U.S. needs a strong consumer financial protection agency. She's putting together the new Consumer Financial Protection Bureau that was created by Congress to look out for consumers in the wake of the financial crisis. The agency will also focus on protecting military families.

"We need a cop on the beat," Warren said. "The laws are in place, but there's no one to enforce them and no one to speak up for these families. This is just wrong."

Warren says the laws exist so service members can concentrate on doing their jobs.

They should not be "worried about paperwork and bills and whether or not a loved

one is being harassed for money that's not even owed."

Warren visited Lackland Air Force Base in Texas on Tuesday to talk to military families about their financial concerns. She was joined by Holly Petraeus, the wife of Gen. David Petraeus, the commander of U.S. forces in Afghanistan.

Holly Petraeus was one of the first hires for the new consumer bureau.

"I really can't think of anything better to be doing while my husband is deployed forever than working on a project like this," she said.

She'll head the office of Service Member Affairs, which will be on the lookout for issues like those at Chase.

SERVICEMEMBERS CIVIL RELIEF ACT (SCRA) OF 2003

MORTGAGE INTEREST RATE REDUCTION FOR ACTIVE DUTY MILITARY PERSONNEL

This federal law (formerly known as The Soldiers' and Sailors' Civil Relief Act of 1940) provides military personnel important rights and protections as they enter active duty, on issues that include mortgage interest rates, mortgage foreclosure, and credit card interest rates. A major benefit is the ability to reduce mortgage interest rates and consumer debt interest rates (including debts incurred jointly with a spouse) to a 6% limit under certain circumstances. The mortgage or debt must have been incurred before entry into active military service, and the servicemember must show that military service has had a "material effect" on the legal or financial matter involved. This provision applies to both conventional and government-insured mortgages.

SCRA applies to active duty military personnel who had a mortgage obligation prior to enlistment or prior to being ordered to active duty. This includes members of the Army, Navy, Marine Corps, Air Force, Coast Guard; commissioned officers of the Public Health Service and the National Oceanic and Atmospheric Administration who are engaged in active service; reservists ordered to report for military service; persons ordered to report for induction under the Military Selective Service Act; and guardsmen called to active service for more than 30 consecutive days. In limited situations, dependents of servicemembers are also entitled to protections.

The mortgage interest rate limit is not automatic. To request this temporary interest rate reduction, you must submit a written request to your mortgage lender and include a copy of your military orders. The request may be submitted as soon as the orders are issued but must be provided to your mortgage lender no later than 180 days after the date of your release from active duty military service. When you contact your mortgage lender, you should provide the following information: notice that you have been called to active duty; a copy of the orders from the military notifying you of your activation; your FHA case number, if applicable; evidence that the debt precedes your activation date.

When notified that you are on active military duty, your mortgage lender must reduce the interest rate to no more than six percent per year during the period of active military service, recalculate your payments to reflect the lower rate, advise you of the adjusted amount due, provide adjusted coupons or billings, and ensure that the adjusted payments are not returned as insufficient payments. If a mortgage lender believes that military service has not affected your ability to repay your mortgage, they have the right to ask a court to grant relief from the interest rate reduction, but this action is not common.

Interest in excess of 6 percent per year that would otherwise have been charged is forgiven. However, the reduction in the interest rate and monthly payment amount only applies during the period of active duty. Once the period of active military service ends, the interest rate will revert back to the original interest rate, and the payment will be recalculated accordingly.

If you cannot afford to pay your mortgage even at the lower rate, your mortgage lender may allow you to stop paying the principal amount due on your loan during the period of active duty service. Lenders are not required to do this, but they generally try to work with service members to keep them in their homes. In such a case, you would still owe this amount but would not have to repay it until after your complete your active duty service.

Furthermore, mortgage lenders may not foreclose, or seize property for a failure to pay a mortgage debt, while a service member is on active duty or within 90 days after the period of military service unless they have the approval of a court. In a court proceeding, the lender would be required to show that the service member's ability to repay the debt was not affected by his or her military service.

Servicemembers who have questions about the SCRA or the protections that they may be entitled to may contact their unit judge advocate or installation legal assistance officer. Dependents of servicemembers can also contact or visit local military legal assistance offices where they reside. A military legal assistance office locator for each branch of the armed forces is available at the Armed Forces Legal Assistance (AFLA) website.

Most lenders have other programs to assist borrowers who cannot make their mortgage payments. If you or your spouse find yourself in this position at any time before or after active duty service, contact your lender immediately and ask about loss mitigation options. Borrowers with FHA insured loans who are having difficulty making mortgage payments may also be eligible for special forbearance and other loss mitigation options.

**HONORING THE MEMORY OF
R. SARGENT SHRIVER**

HON. LAURA RICHARDSON

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 19, 2011

Ms. RICHARDSON. Mr. Speaker, I rise today to honor the memory of a giant of public service, Robert Sargent Shriver, Jr. who passed away yesterday at the age of 95. Sargent Shriver was the absolute embodiment of selfless devotion, harnessing the excitement of the Kennedy era to the ideals of volunteerism and assistance to those less fortunate in this country and around the world. The programs he organized have endured for nearly half a century and have become true institutions, affecting generations of Americans.

Mr. Speaker, it is fitting that tomorrow marks the 50th Anniversary of President Kennedy's Inaugural Address. On that cold January day in 1961, a young President inspired the Nation to lift itself up and apply its energies to advancing America and its ideals at home and around the world using those iconic words: "Ask not what your country can do for you, ask what you can do for your country." As one of his chief lieutenants, Sargent Shriver